



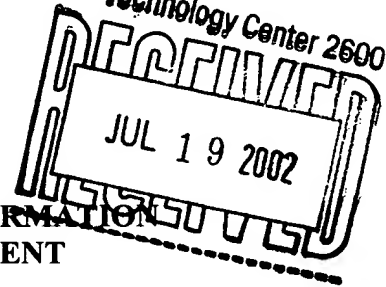
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#8
7-19-02
Attorney Docket No.: 3499-092

Patent

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Technology Center 2600



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE

Application No.: 09/812,628

Filing Date: March 20, 2001

For: AUTOMATED ACCOUNT RISK
MANAGEMENT

)
)
) Group Art Unit: 2163

)
) Examiner: Not yet assigned

)
) **SUPPLEMENTAL INFORMATION**
) **DISCLOSURE STATEMENT**

)
) Attorney Docket No.: 3499-092

)
) Buckley, Maschoff, Talwalkar & Allison LLC
) 5 Elm Street
) New Canaan, CT 06840
) (203) 972-0006
)
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231, on July 8, 2002

Dated: July 8, 2002

By: Edith Martin
Edith Martin

Commissioner for Patents
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

☒ under 37 CFR 1.97(b);
(within 3 months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

☐ under 37 CFR 1.97(c) together with either a:

☐ Statement under 37 CFR 1.97(e), or

☐ \$ _ fee under 37 CFR 17(p); or

(after 37 CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

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- ☐ under 37 CFR 1.97(d) together with a:
- ☐ Statement under 37 CFR 1.97(e),
 - ☐ Petition under 37 CFR 1.97(d)(2)(ii), and
 - ☐ \$ _ petition fee under 37 CFR 17(i).
- (after 37 CFR 1.97(c) time period, but before payment of issue fee)

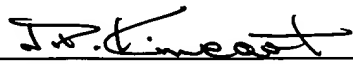
Applicant submits herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

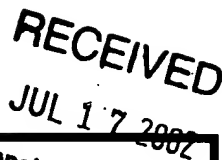
This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

Respectfully submitted,

July 8, 2002
Date



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New Canaan, CT 06840



Complete if Known	
mb r	09/812,628

Applicati n Numb r	09/812,628
Filing Date	March 20, 2001
First Named Inventor	LAWRENCE
Group Art Unit	2163
Examiner Name	Not yet assigned
Attorney Docket Number	3499-092

Sheet	1	of	2
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[illegible][illegible]Date
Considered

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.



SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Complete if Known			
		Application Number	09/812,628		
		Filing Date	March 20, 2001		
		First Named Inventor	LAWRENCE		
		Group Art Unit	2163		
		Examiner Name	Not yet assigned		
Sheet	2	of	2	Attorney Docket Number	3499-092

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from http://www.paynetonline.com/viewpaf.asp on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	

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Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²Applicant is to place a check mark here if English language Translation is attached.